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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

**FILED**

**APR 07 1997**

DOROTHY A. EVANS, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

IN RE: )  
 )  
HOWARD, BEVERLY L. ) Case No. 96 04608 R  
 ) Ch 7  
Debtor )  
 )  
MERCANTILE BANK OF ILLINOIS )  
Plaintiff, )  
vs. ) Adv. No. 97 0002 R  
 )  
BEVERLY L. HOWARD )  
Defendant )

**STIPULATED JUDGMENT**

The above matter comes on before the Court the 7 day of April, 1997.

The parties announce to the Court that they have reached a full and complete settlement of all issues herein and request that the Court approve the following stipulated judgments:

IT IS ORDERED, ADJUDGED AND DECREED that the indebtedness due to the Plaintiff, Mercantile Bank of Illinois, by the Defendant, Beverly L. Howard, in the amount of \$2557.65 is determined to be non-dischargeable.

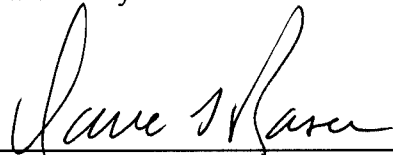
IT IS FURTHERED ORDERED, ADJUDGED AND DECREED that the Plaintiff is granted judgment against the Defendant in the amount of \$2557.65 plus interest, attorney fees and accrued and accruing costs.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the Defendant is hereby granted a stay of execution conditioned upon her payment to the Plaintiff of \$1700.00, payable in consecutive monthly payments of \$75.00 per month beginning April 30, 1997 and each month thereof until the sum is paid in full.

DOCKETED 4-7, 1997  
Clerk, U.S. Bankruptcy Court  
Northern District of Oklahoma

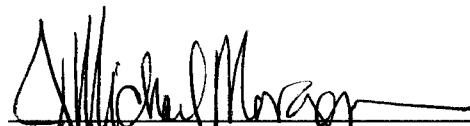
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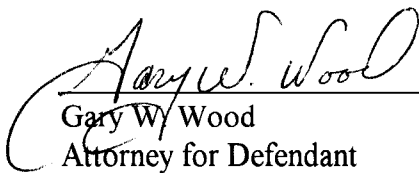
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that this judgment shall be satisfied in full upon the payment of \$1700.00 if said payments are timely made as set forth herein.

  
\_\_\_\_\_  
Dana L. Rasure  
United States Bankruptcy Judge

April 1, 1997

Approved for entry:

  
\_\_\_\_\_  
J. Michael Morgan OBA 6391  
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